

Fill in this information to identify the case:

Debtor 1 Michael Edward Folajtar

Debtor 2 Anabela Miranda Folajtar
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PA
(State)

Case number 20-14317-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLCCourt claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 4058

Date of payment change: 01 / 01 / 2023
Must be at least 21 days after date of this notice

New total payment: \$ 1,801.38
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 675.76New escrow payment: \$ 603.67

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Michael Edward Folajtar Case number (if known) 20-14317-pmm
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Andrew M. Lubin 10/03/2022
Signature Date

Print: Andrew M. Lubin Title Attorney for creditor
First Name Middle Name Last Name

Company McCabe, Weisberg & Conway, LLC

Address 123 S. Broad Street, Suite 1400
Number Street
Philadelphia, PA 19109
City State ZIP Code

Contact phone (215) 790 - 1010 Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Michael Edward Folajtar and Anabela
Miranda Folajtar

Chapter 13
Bankruptcy No. 20-14317-pmm

Debtor(s)

PennyMac Loan Services, LLC., or its Successor
or Assignee

Movant

vs.

SCOTT F. WATERMAN (Chapter 13), Trustee
Michael Edward Folajtar and Anabela Miranda
Folajtar

Respondent(s)

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Andrew M. Lubin, attorney for PennyMac Loan Services, LLC., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 10/03/2022

Michael Edward Folajtar
3975 Dale Circle
Northampton, Pennsylvania
180679508

Anabela Miranda Folajtar
3975 Dale Circle
Northampton, Pennsylvania
18067

Jason M. Rapa, Esquire
Rapa Law Office, P.C.
141 South 1st Street
Lehighton, Pennsylvania
18235

Attorney for Debtors

Office of United States
Trustee
200 Chestnut Street
Suite 502
Philadelphia, Pennsylvania
19106

SCOTT F. WATERMAN
(Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, Pennsylvania 19606
Trustee

/s/ Andrew M. Lubin

MARGARET GAIRO, ESQUIRE ID # 34419
MARISA MYERS COHEN, ESQUIRE ID #87830
ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for PennyMac Loan Services, LLC.
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274

Email: ecfmail@mwc-law.com



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Escrow Account Disclosure Statement

, 2022

Property Address:

3975 DALE CIR
NORTHAMPTON PA 18067



Questions? Visit our website @

www.PennyMac.com

(800) 777 - 4001 (Se Habla Español)

M - F: 5:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a surplus (meaning more funds than necessary to pay your taxes and/or insurance as they come due). See Your Escrow Surplus on page 2 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$1,197.71	\$1,197.71
Escrow Payment	\$612.91	\$603.67
Escrow Reserve Payment	\$62.85	\$0.00
Total Payment Amount	\$1,873.47	\$1,801.38

Please start making the 'New Monthly Payment Amount' on January 01, 2023. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$7,244.08 from your escrow account. Your new monthly escrow payment is \$603.67.

Escrow Item Description	Annual Amount	Monthly Amount
County Tax:	\$904.93	
School Tax:	\$4,527.55	
City Tax:	\$477.60	
Hazard Ins:	\$1,334.00	
Total Payments from Escrow:	\$7,244.08	÷ 12 = \$603.67

Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from January 01, 2023 through December 31, 2023. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$3,301.07
Jan 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$3,904.74
Feb 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$4,508.41
Mar 2023	\$603.67	\$1,382.53	\$0.00	\$0.00	\$3,729.55
Apr 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$4,333.22
May 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$4,936.89
Jun 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$5,540.56
Jul 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$6,144.23
Aug 2023	\$603.67	\$4,527.55	\$0.00	\$0.00	\$2,220.35
Sep 2023	\$603.67	\$0.00	\$1,334.00	\$0.00	\$1,490.02 ¹
Oct 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$2,093.69
Nov 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$2,697.36
Dec 2023	\$603.67	\$0.00	\$0.00	\$0.00	\$3,301.03
Ending Escrow Balance					\$3,301.03
Totals	\$7,244.04	\$5,910.08	\$1,334.00	\$0.00	

¹ Lowest projected balance.

Your Escrow Surplus

Based on the projected activity above, our review shows that you will have a surplus of \$282.68. We are refunding this surplus to you with the enclosed check.

Lowest Projected Balance	\$1,490.02
Minimum Required Balance	\$1,207.34
Escrow Surplus	\$282.68

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

Escrow Account History

The following is the statement of activity in your escrow account from November 01, 2021 through December 31, 2022.

Last year, we anticipated that payments from your account would be made during this period equaling \$7,354.93. Your lowest monthly balance should not have exceeded \$1,225.81, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

Your actual lowest monthly balance was greater than \$1,225.81. The items with an asterisk on the table below may explain this.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements		Escrow Balance	
	Projected	Actual	Projected	Description	Actual	Description
Beginning Escrow Balance					\$1,084.51	\$1,760.27
Nov 2021	\$612.91	\$675.76 *	\$0.00		\$0.00	
Dec 2021	\$612.91	\$1,351.52 *	\$0.00		\$0.00	
Jan 2022	\$612.91	\$675.76 *	\$0.00		\$0.00	
Feb 2022	\$612.91	\$675.76 *	\$0.00		\$904.93 *	County Tax
Mar 2022	\$612.91	\$675.76 *	\$1,466.32	City Tax, County Tax	\$477.60 *	City Tax
Apr 2022	\$612.91	\$1,351.52 *	\$0.00		\$0.00	
May 2022	\$612.91	\$0.00 *	\$0.00		\$0.00	
Jun 2022	\$612.91	\$675.76 *	\$0.00		\$0.00	
Jul 2022	\$612.91	\$675.76 *	\$0.00		\$0.00	
Aug 2022	\$612.91	\$1,351.52 *	\$4,556.61	School Tax	\$5,861.55 *	Hazard Ins, School Tax
Sep 2022	\$612.91	\$675.76 *	\$1,332.00	Hazard Ins	\$0.00 *	
Oct 2022	\$612.91	\$0.00 *	\$0.00		\$0.00	
Ending Escrow Balance					\$1,084.50	\$3,301.07
Totals	\$7,354.92	\$8,784.88	\$7,354.93		\$7,244.08	




² Lowest actual balance.

An asterisk '*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

Other Important Information

How to Contact Us	 www.PennyMac.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 PennyMac Customer Service: (800) 777 - 4001 M - F: 5:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT Fax: (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay * : Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	Check **: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	General Insurance Questions: (866) 318-0208 Insurance Information: Any time there is a change to your insurance policy please provide your insurance carrier the following information: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you must notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.



Equal Housing Opportunity © 2008-2022 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Colorado: Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (833) 216-6680. Massachusetts Mortgage Lender License # MC35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. Rhode Island Lender License # 20092600LL. For more information, please visit www.PennyMac.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2022)

